

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

STEVEN A. DEMPSEY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:14-22175

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/29/2014 and confirmed on 9/17/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,724.00
Less Refunds to Debtor	8,582.77	
TOTAL AMOUNT OF PLAN FUND		57,141.23

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,472.01	
Trustee Fee	2,487.93	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,959.94

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	27,049.12	27,049.12	0.00	27,049.12
	Acct: 6460				
	M & T BANK	350.13	350.13	0.00	350.13
	Acct: 6460				
	ALLY BANK SERVICED BY ALLY SERVICII	5,232.07	5,232.07	369.01	5,601.08
	Acct: 3377				
	PA STATE EMPLOYEES CU/PSECU	3,405.49	3,405.49	602.46	4,007.95
	Acct: XXXX L11				
					37,008.28

Priority					
	SCOTT R LOWDEN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	STEVEN A. DEMPSEY	0.00	0.00	0.00	0.00
	Acct:				
	STEVEN A. DEMPSEY	8,582.77	8,582.77	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC	3,000.00	3,000.00	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC	2,230.54	2,230.54	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX1-15				
	NICOTERO & LOWDEN PC	1,026.57	1,026.57	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX3-15				
	SCOTT R LOWDEN ESQ**	954.90	954.90	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX8-17				
	NICOTERO & LOWDEN PC	1,260.00	1,260.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2-17				
	*** NONE ***				

Unsecured					
	SALLIE MAE DEPARTMENT OF EDUCATIO	0.00	0.00	0.00	0.00
	Acct: ?				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: ?				
	PNC BANK NA	220.04	220.04	0.00	220.04

14-22175

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4304				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: ?				
	PA STATE EMPLOYEES CU/PSECU	8,952.97	8,952.97	0.00	8,952.97
	Acct: XXX6 L9				
	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
	Acct: XXXX L11				
	ECMC(*)	0.00	0.00	0.00	0.00
	Acct: 6686				
	NAVIENT SOLUTIONS INC O/B/O DEPAR1	0.00	0.00	0.00	0.00
	Acct: 6686				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
					9,173.01

TOTAL PAID TO CREDITORS

46,181.29

TOTAL

CLAIMED 0.00

PRIORITY 36,036.81

SECURED 9,173.01

Date: 12/21/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEVEN A. DEMPSEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-22175

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Steven A. Dempsey
DebtorCase No. 14-22175-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric
Form ID: pdf900Page 1 of 1
Total Noticed: 11

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.

db +Steven A. Dempsey, 204 Sagerville Lane, Harrison City, PA 15636-1225
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 14402718 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 13862219 +M&T Bank, 80 Holtz Drive, Buffalo, NY 14225-1470
 13862220 +McCabe, Weisberg & Conway, PC, 123 South Broad Street, Suite 1400,
 Philadelphia, PA 19109-1060
 14719520 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
 Wilkes-Barre, PA 18773-9635
 14219522 +PHEAA, PO Box 8147, Harrisburg PA 17105-8147
 13873155 +PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13865087 E-mail/Text: ally@ebn.phinsolutions.com Dec 28 2017 01:26:22
 Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 13886374 E-mail/Text: camanagement@mtb.com Dec 28 2017 01:26:58 M & T Bank, P.O. Box 1288,
 Buffalo, New York 14240
 13884212 E-mail/Text: bankruptcynotices@psecu.com Dec 28 2017 01:28:43 PSECU, P.O. Box 67013,
 Harrisburg, PA 17106-7013

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
 cr The Pennsylvania State Employees Credit Union
 cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK agornall@goldbecklaw.com,
 bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
 James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 Jeniece D. Davis on behalf of Creditor The Pennsylvania State Employees Credit Union
 jeniece@mvrlaw.com, bonnie@mvrlaw.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com
 S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
 Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com
 Scott R. Lowden on behalf of Debtor Steven A. Dempsey niclowlgl@comcast.net

TOTAL: 7